



IFW

PATENT  
Customer Number 22,852  
Attorney Docket No. 05793.3051-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Joseph D. LILLY et al.	)	Group Art Unit: 3628
	)	
Application No.: 09/780,468	)	Examiner: N. B. Nguyen
	)	
Filed: February 12, 2001	)	Confirmation No. 6389
	)	
For: SYSTEM AND METHOD FOR	)	
PROVIDING EXTRA LINES OF CREDIT	)	

**Mail Stop Amendment**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REQUEST FOR RECONSIDERATION**

In reply to the Office Action mailed October 14, 2005, Applicants respond  
as follows:

**Remarks/Arguments** begin on page 2 of this paper.